

Information to identify the case:

Debtor 1	<u>Min Jae Lee</u>	Social Security number or ITIN	xxx-xx-3051
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Minsun Kim</u>	Social Security number or ITIN	xxx-xx-7486
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-23293-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Min Jae Lee

Minsun Kim

1/17/20

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Min Jae Lee
Minsun Kim
DebtorsCase No. 19-23293-JKS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 44

Date Rcvd: Jan 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2020.

db/jdb
aty
cr
518341810 +Min Jae Lee, Minsun Kim, 4 High Mountain Drive, Boonton, NJ 07005-9321
+Forman Holt, 365 West Passaic Street, Suite 400, Rochelle Park, NJ 07662-3017
+Nissan Motor Acceptance Corporation, PO Box 660366, Dallas, TX 75266-0366
+AHS Hospital Group, d/b/a Morristown Medical Center, 100 Madison Avenue,
Morristown, NJ 07960-6136
518341811 +AirGroup, 1 Prince Road, Whippany, NJ 07981-2100
518364833 +American Express, 500 North Franklin Turnpike, PO Box 278, Ramsey, NJ 07446-0278
518341817 Citibank, N.A., c/o Sills Cummins & Gross PC, 1 Riverfront Plaza, Newark, NJ 07102-5400
518364835 Citibank, NA, PO Box 6181, Sioux Falls, SD 57117-6181
518364836 +Credit Control LLC, PO Box 31179, Tampa, FL 33631-3179
518364837 +DeNovo Imports, 4 High Mountain Drive, Boonton, NJ 07005-9321
518364838 +Division of Taxation, 124 Halsey Street, Second Floor, Newark, NJ 07102-3017
518341818 +Gregory E. Reid, Esq., Sills, Cummis & Gross, P.C., One Riverfront Plaza,
Newark, NJ 07102-5408
518341820 +JCP&L, Corporate Headquarters, 76 South Main Street, Akron, OH 44308-1812
518364843 Jersey Central Power & Light, 2800 Pottsville Pike, PO Box 16001, Reading, PA 19612-6001
518364844 +KMS Accessories, Inc., 4 High Mountain Drive, Boonton, NJ 07005-9321
518341823 Macy's, PO Box 9001094, Louisville, KY 40290-1094
518364846 +Montville Township Water & Sewer, PO Box 130, Montville, NJ 07045-0130
518341827 +NJ Natural Gas Co., PO Box 11743, Newark, NJ 07101-4743
518364848 +New Jersey Natural Gas, 1415 Wyckoff Road, PO Box 1464, Wall, NJ 07719-1464
518341825 +Nicholas J. Zabala, Esq., KML Law Group, P.C., 216 Haddon Avenue, Suite 406,
Collingswood, NJ 08108-2812
518341826 Nissan Motor Acceptance Corp., PO Box 660360, Dallas, TX 75266-0360
518364849 Office of the Attorney General, Division of Law, PO Box 080, Trenton, NJ 08625-0080
518341828 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, PO Box 12903, Norfolk, VA 23541)
518364847 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: New Jersey Division of Taxation, Bankruptcy Section, PO Box 245,
Trenton, NJ 08695-0245)
518341829 +Starship Pediatrics, 300 Madison Avenue #201, Madison, NJ 07940-1868
518364851 +State of New Jersey, Division of Taxation-Gross Income Tax, 50 Barrack Street, PO Box 269,
Trenton, NJ 08602-0269
518364852 +State of New Jersey, Division of Employer Accounts, PO Box 379, Trenton, NJ 08625-0379
518364850 +State of New Jersey, Division of Taxation, Sales & Use Tax, PO Box 999,
Trenton, NJ 08606-0999

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 18 2020 00:24:53 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Jan 18 2020 00:24:47 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518341812 EDI: AMEREXPR.COM Jan 18 2020 04:58:00 Amercian Express, PO Box 1270,
Newark, NJ 07101-1270
518341813 +EDI: AMEREXPR.COM Jan 18 2020 04:58:00 American Express,
Global Collection & Strategy Legal Group, 200 Vessey Street, New York, NY 10285-1000
518364834 EDI: BANKAMER.COM Jan 18 2020 04:58:00 Bank of America, DE5-019-03-07,
4060 Ogletown/Stanton Road, Newark, DE 19714
518341814 +E-mail/Text: cms-bk@cms-collect.com Jan 18 2020 00:24:29 Capital Managment Services, LP,
698 1/2 South Ogden Street, Buffalo, NY 14206-2317
518341815 +EDI: CAPITALONE.COM Jan 18 2020 04:58:00 Capital One, PO Box 30281,
Salt Lake City, UT 84130-0281
518341816 EDI: CHASE.COM Jan 18 2020 04:58:00 Chase, PO Box 15123, Wilmington, DE 19850-5123
518341819 EDI: IIC9.COM Jan 18 2020 04:53:00 IC System, PO Box 64437, Saint Paul, MN 55164-0437
518364840 EDI: IRS.COM Jan 18 2020 04:58:00 Internal Revenue Service, Attn: District Director,
955 South Springfield Avenue, Springfield, NJ 07081
518341821 +EDI: TFSR.COM Jan 18 2020 04:53:00 Lexus Financial, PO Box 4102,
Carol Stream, IL 60197-4102
518341822 E-mail/Text: camanagement@mtb.com Jan 18 2020 00:24:30 M&T Bank, PO Box 1288,
Buffalo, NY 14240-1288
518341824 EDI: DAIMLER.COM Jan 18 2020 04:58:00 Mercedes-Benz Financial Services, PO Box 5209,
Carol Stream, IL 60197-5209
518364845 +EDI: TSYS2.COM Jan 18 2020 04:58:00 Macy's, PO Box 8218, Mason, OH 45040-8218
518364853 +E-mail/Text: usanj.njbankr@usdoj.gov Jan 18 2020 00:24:53 United States Attorney,
970 Broad Street, Fifth Floor, Newark, NJ 07102-2527
518364854 +EDI: VERIZONCOMB.COM Jan 18 2020 04:53:00 Verizon, PO Box 650584, Dallas, TX 75265-0584
TOTAL: 16

District/off: 0312-2

User: admin
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Page 2 of 2
Total Noticed: 44

Date Rcvd: Jan 17, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
518364841* Citibank, N.A., c/o Sills Cummis & Gross P.C., One Riverfront Plaza, Newark
++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Office of the Chief Counsel,
1 Newark Center, Suite 1500, Newark, NJ 07102)
518364839* Internal Revenue Service, Special Procedures Branch, Attn. Bankruptcy Section, PO Box 744,
Springfield, NJ 07081
518364842* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2020 at the address(es) listed below:

Anthony Sodono, III on behalf of Joint Debtor Minsun Kim asodono@msbnj.com
Anthony Sodono, III on behalf of Debtor Min Jae Lee asodono@msbnj.com
Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.
trustee@stanzialelaw.com, nj45@ecfcbis.com
Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Gregory E. Reid on behalf of Creditor Citibank, N.A. greid@sillscummis.com
John R. Morton, Jr. on behalf of Creditor Nissan Motor Acceptance Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kim R. Lynch on behalf of Trustee Benjamin A. Stanziale, Jr. klynch@formanlaw.com,
kanema@formanlaw.com
Rebecca Ann Solarz on behalf of Creditor M&T Bank rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10